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Total Number of Pages in This Submission

2

Application Number

10/082,171

Filing Date

February 25, 2002

First Named Inventor

Cichon, et al.

Group Art Unit

2164

Examiner Name

TBA

Attorney Docket Number

40655.7200

ENCLOSURES (check all that apply)

- Fee Transmittal Form
- Fee Attached
- Amendment / Response
- After Final
- Affidavits/declaration(s)
- Extension of Time Request
- Express Abandonment Request
- Information Disclosure Statement
- Certified Copy of Priority Document(s)
- Response to Missing Parts/ Incomplete Application
- Response to Missing Parts under 37 CFR 1.52 or 1.53

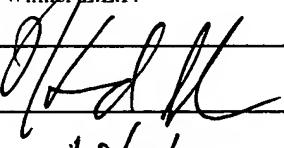
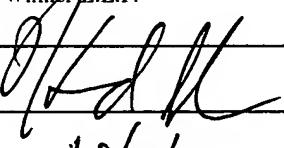
- Assignment Papers (for an Application)
- Drawing(s)
- Licensing-related Papers
- Petition
- Petition to Convert a Provisional Application
- Power of Attorney, Revocation Change of Correspondence
- Terminal Disclaimer
- Request for Refund
- CD, Number of CD(s) _____

- After Allowance Communication to Group
- Appeal Communication to Board of Appeals and Interferences
- Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
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Remarks

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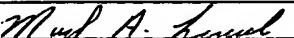
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Howard I. Sobelman, Reg. No. 39,038 Snell & Wilmer L.L.P. 
Signature	
Date	10/9/02

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10-82
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Applicant(s): Cichon, et al.

Docket No.: 40655.7200

Serial No.: 10/082,171

Confirmation No.: 8691

Filed: February 25, 2002

Group Art Unit: 2164

Examiner: TBA

TITLE: METHOD AND APPARATUS FOR PROVIDING PRE-EXISTING AND PROSPECTIVE CUSTOMERS WITH AN IMMEDIATELY ACCESSIBLE ACCOUNT

**POWER OF ATTORNEY BY ASSIGNEE
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012850, Frame 0015, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

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and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By: _____

Stephen P. Norman

Title: Secretary

Date: _____

23 Sept 2002

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